

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Richard B. Klock  
Debtor

Case No. 13-03748-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CKovach  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 9

Date Rcvd: Apr 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2017.

db +Richard B. Klock, 2424 Aspen Way, Harrisburg, PA 17110-9289  
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
4594080 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
+DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3815 South West Temple,  
Salt Lake City, UT 84115-4412  
4594081 +DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3815 South West Temple,  
Salt Lake City, UT 84115-4412, DLJ Mortgage Capital, Inc.,  
Serviced by Select Portfolio Servicing,  
4350188 +ELIZABETHTOWN AREA SCHOOL DISTRICT, PO BOX 312, LITITZ, PA 17543-0312  
4410771 +Nationstar Mortgage, LLC, C/O: Weinstein, Pinson & Riley, PS, 2001 Western Ave, Suite 400,  
Seattle, WA 98121-3132  
4350191 +P S E C U, PO BOX 1006, HARRISBURG, PA 17108-1006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4363862 +E-mail/Text: bankruptcynotices@psecu.com Apr 18 2017 18:53:17 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013  
4357740 EDI: RECOVERYCORP.COM Apr 18 2017 18:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4350192 ROSANN KLOCK  
4350190\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE LL, 350 HIGHLAND DR, LEWISVILLE, TX 75067)  
cr ##+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412  
4350189 ##+ELIZABETHTOWN REGIONAL SEWER AUTHOR, 5 MUNICIPAL DRIVE, ELIZABETHTOWN, PA 17022-9339  
TOTALS: 1, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Gary J Imblum on behalf of Debtor Richard B. Klock gary.imblum@imblumlaw.com,  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b  
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com  
Joshua I Goldman on behalf of Creditor Wilmington Savings Fund Society, Et al...  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas I Puleo on behalf of Creditor Wilmington Savings Fund Society, Et al...  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Richard B. Klock**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-03748-RNO**

Social Security number or ITIN **xxx-xx-7571**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

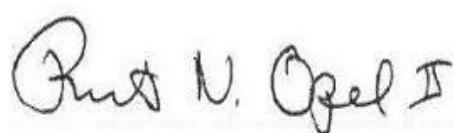
**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard B. Klock

**By the  
court:**

April 18, 2017



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**